

## **The Honorable Robert S Lasnik**

JAMES MCDONALD  
14840 119<sup>th</sup> PL NE  
Kirkland, WA 98034  
Phone (425) 210-0614  
In Pro Per

**UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON  
AT SEATTLE**

In Re: ) NO.: C10-1952RSL  
 )  
 )  
 )  
**JAMES MCDONALD** ) Motion for Reconsideration  
 Plaintiff ) Order Denying FCRA Claim  
 v ) in Amended Complaint  
 ONEWEST BANK, FSB, et al., )  
 Defendants. )  
 ) Noting Date: March 6, 2012

**COMES NOW**, Plaintiff James McDonald and files this Motion for Reconsideration regarding including Plaintiff's FCRA claim within the First Amended Complaint.

Plaintiff erred in not stating in the Amended Complaint that he had notified the three credit agencies: Experian, TransUnion and Equifax of the dispute. Plaintiff mailed a notice of dispute to the agencies on or around June 29, 2010. Plaintiff received a response from TransUnion and Experian (Exhibit 1), but did not receive a response back from Equifax. Plaintiff apologizes to the Court for not making that clear in the Amended Complaint but actually did meet the requirement of bringing in a claim of violations of the FCRA and respectfully requests the Court to reconsider allowing the claim to move forward.

Plaintiff declares under the penalty of perjury that the foregoing is truthful.

/s/ James McDonald -  
James McDonald  
Pro Se

14840 119<sup>th</sup> PL NE, Kirkland, WA 98034  
James McDonald

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Motion for

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Pro Se  
James McDonald

/s/ James McDonald -

I hereby certify that on the 6 day of March, 2012 the foregoing was electronically filed with the Clerk of the Court using the ECF system, which sent notification and therefore served the following:  
Heidi Buck  
Routh Crabtree Olsen  
13555 SE 36<sup>th</sup> ST Suite 300  
Bellevue, WA 98006

Certificate of Service

ITEM	DESCRIPTION	RESULTS	NEW INFORMATION BELOW	INDYMAC BK HOME LN SVC	ADJUSTABLE RATE MORTGAGE
			# [REDACTED] 1244	# [REDACTED] NO CHANGE # [REDACTED] NO CHANGE # [REDACTED] NO CHANGE	# [REDACTED] NO CHANGE # [REDACTED] NO CHANGE # [REDACTED] NO CHANGE
				PUBLIC RECORD	DELETED

## Investigation Results

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you, if you wish to obtain documentation or written verification concerning your account(s), please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of any company we may have contacted for information. Thank you for helping ensure the accuracy of your credit information.

07/31/2010 transUnion.

2230344-006  
PO Box 2000  
Chester, PA 19022

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PO Box 2000  
2320033421-000

Exh. 61-1



A world of insight

## Investigation results

### About our dispute verification process

This summary shows the revision(s) made to your credit file as a result of the verification we recently completed. If you still question an item, then you may want to contact the source of the information.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have reviewed your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

Prepared for  
JAMES BRADLEY MCDONALD  
Report number  
0266-9355-14

Report date  
August 16, 2010  
[www.experian.com/disputes](http://www.experian.com/disputes) Page 1 of 18

### What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order your VantageScore, call 1 888 322 5583.

### How to read your results

**Deleted** - This item was removed from your credit report.

**Remains** - This item has been verified as accurate

**Updated** - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.

**Reviewed** - This item was either updated or deleted; review this report to learn its outcome

### Results

We completed investigating any items you disputed with the sources of the information and processed any other requests you made. Here are the results:

Credit items	Outcome
[REDACTED]	Remains
[REDACTED]	Reviewed
[REDACTED]	Remains
ONEWEST BANK 09/1/...	Updated
ONEWEST BANK 09/1/...	Updated

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time

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JAMES BRADLEY MCDONALD

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